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1. The first part of the document is a title page. It contains the title of the document, the author's name, and the date of the document. The title is "The History of the City of New York from 1624 to 1789". The author is "John Smith". The date is "1789".

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PUBLIC HOARDING GOLDEN SHEKELS

This and not Wall Street is Cause of Money Stringency Says J. J. Hill.

St. Paul, Minn., Nov. 6.—It is not Wall Street, but the individual who is keeping his money hoarded that is to blame for the financial stress, according to James J. Hill, today he gave out a statement of his views, being the first discussion he has given the public on the situation. There is nothing in the actual business conditions of the country to cause or account for the financial stress now everywhere so severely felt. The crops are good, and until money began to disappear prices were higher than for many years. Buying and selling are not interrupted, trade is active and business as a whole sound to the core. Neither is there an insufficient volume of money in the country. A year ago there was enough for all current needs. The notion that Wall Street has in some mysterious way absorbed it has no foundation. The trouble clearly comes from hoarding money. It has already done much damage, and will do more unless speedily corrected. This popular distrust as far as it leads to the hoarding of cash, is foolish as it is harmful. People should put an end to it by releasing money. They must not away their misgivings and do their part and the present crisis will end. The consequences of the present stringency will bring most hardship on the farmers, the fruit of whose year's labor are just now getting ready for the market. He has his food supply ready and the world needs it, but is able to purchase it, but the movement from producer to consumer requires the use of both money and credit. The farmer, who is the foundation of all prosperity, loses a large portion of the value of all products he has to sell. It is this which makes the present situation of such hardship and injury to the whole community. For if the cultivation of the soil suffer, no business will escape. Money is in the country, but it must be made available. It is as much the duty of every citizen to deposit all his surplus cash in the banks, which are entirely solid, as it would be to subscribe to a war loan. If this way money will be put into circulation and the financial institutions of the country will be enabled to make advances without which business cannot be done.

YORK LOAN AFFAIRS.

Nova Scotia Shareholders' Claims to Being Creditors.

Toronto, Nov. 6.—The merit of claims amounting to half a million dollars was considered by Referee C. Knapp today in connection with the winding up of the York Loan and Savings company. These claims are made by subscribers to York Loan stock residing in Nova Scotia and are set down as of Nov. 2, being presented by G. A. Masten, the contention of the plaintiffs is that they have been invited under certain conditions which they say were illegal, are not shareholders but creditors of the York Loan. This, if proved, will give them priority over the shareholders. The basis on which they make this claim is that the company's charter did not allow it to operate outside Ontario, and the company therefore had no legal right of its own allowing it to take subscriptions outside of Ontario. Stuart Lynn, manager of the Toronto Life Insurance company, at one time connected with the York Loan, stated there was a bylaw passed to this effect. The master holds, however, that if there was a meeting passing upon it, it was not legally called as there could be found no record of formal notification. The meeting should be held in two weeks under the jurisdiction act. The minister of justice and attorney general must be present or represented by counsel to discuss the points raised. In the meantime Masten is applying for the issue of a commission to Nova Scotia to take evidence. Much importance will attach to the signing of the plan presented by the claimants, as the settlement of the claims from Manitoba and British Columbia and the west will be largely governed by this.

Con-Don Men's Clever Swindle.

St. Catharines, Nov. 6.—A clever swindle was worked yesterday at Leonard Pollard, broker and private banker in the city, by which he lost \$200. As he was entering the bank at noon a handsome well dressed woman approached him and said she wanted to see him on a matter of business. She explained that she was Mrs. Lillian Hamilton, formerly of St. Catharines. Her husband had recently been killed in an automobile accident in England, leaving her well off. She had property in Port Colborne, but was going to sell it and settle here. She mentioned the names of several prominent people in the city as acquaintances, among them Pollard's wife and son, manager of the Imperial bank at Ridgeway. Finally she came down to business and asked him for a loan of two hundred dollars for a month. As security she offered notes endorsed by H. G. Fairbairn, of St. Catharines. She got the money and left. Later in the day Pollard mentioned the matter to Fairbairn, who learned that he had signed no such notes.

PHOENIX BRIDGE COMPANY REFUTE COOPER'S EVIDENCE

Quebec Bridge Commission Examining Mass of Documents at Philadelphia—Results Will Follow Investigation There.

Philadelphia, Pa., Nov. 6.—An inspection of the shops where the various members of the Quebec bridge were fabricated occupied most of the time yesterday of the Royal commission, enquiring into the disaster. The shops are fairly crowded in putting together members of the Missouri river bridge at St. Louis, and while this structure is of a different character from that of the one over the St. Lawrence, still in a great many ways the method of operation is the same and the commissioners were enabled to see how it was carried out.

Talking to a newspaper representative, after returning to the city, Prof. Berry expressed satisfaction at the results of their trip so far. "We think," he said, "that the results obtained will even exceed our expectations and that any coming across the line to continue the investigation, we have learned much that will amply repay us for coming so far. To one not acquainted with the work, it would perhaps seem that a lot of time is being taken, but when it is realized the mass of plans, specifications, correspondence and other matter that we have had to examine it will be seen that the task is no light one."

That the commissioners are working hard is evident by the hours they labor each day. John Scrimling Deane, the chief engineer of the Phoenix Bridge company, said: "Up to the present little has been done by the commissioners except to examine papers and inspect the plant. An idea of the magnitude of the work which has to be done here may be gained by the fact that since they started work here, they have examined a ton of papers and books in their search for information. This list includes over three thousand letters, besides innumerable plans and other papers."

"Of course, as yet, we can say nothing for the final result, but I will say that in the end our evidence will fully relate that of Mr. Cooper, not only by verbal testimony, but by documentary evidence as well."

So great has been the amount of material to be examined that it has been necessary to employ additional stenographers to assist the regular staff, accompanying the commissioners.

Rosethorn Hat Car Shortage.

Bromont, Sask., Nov. 6.—The car shortage is already felt and the elevator men have just hundreds of dollars' worth of the drop in grain prices lately. The board of trade held a special meeting on the situation at A. A. hot and yesterday fourteen cars were brought to Rosethorn.

THE BIG Slaughter Sale



Hundreds have already visited our Store and hundreds of dollars have been saved---by purchasers on their winter needs. Your saving means our profit as the store must be emptied in 2-3 months. You cannot afford to stay away from the biggest sale ever put on and the biggest Bargains ever offered in Edmonton.



Clothing Specials

25 Men's Overcoats in Tweed and fancy check effect, heavy quality, regular price \$10. SALE PRICE **\$6.50**

250 Men's Winter Overcoats selected from the best makers in Canada, perfect fitting, hi and finish. SALE PRICE

20 per cent. discount

Men's Pea Jackets, heavy grey frieze, high storm collar, strong quilted lining, regular \$5.00. SALE PRICE **3.75**

20 Men's odd Suits in heavy Tweeds, sizes 36, 37 and 38, regular \$7.50 and \$10. SALE PRICE **4.00**

500 Men's Suits, the first choice of the most reliable makers. For selection of cloths, shape retaining qualities of coats and make, these Suits could not be beaten at regular prices of \$10 to \$25.

Now 20 per cent. discount

Men's Box Calf Blucher Cut Shoes 6 to 10, regular \$3. SALE PRICE **2.00**

Men's Walk-over Shoes, SPECIAL PRICES

\$6.00 Shoes for - **\$4.00**

\$5.00 Shoes for - **\$3.90**

Men's Wool Fleece Underwear, all sizes 34 to 44, regular \$1.25 per suit, SALE PRICE **37 1-2c** per garment

Men's Heavy Wool Unshrinkable Underwear "Pen Angle" make, regular \$1.25 each. SALE PRICE per Suit **1.75**

Boys' Sweaters in fancy blue knit, all sizes, regular 75c, SALE PRICE **50c**

Men's Furs

When buying Furs buy them from a merchant whose integrity you can depend on. The test of Furs is in the wear. After wearing we replace all Furs found defective.

Men's Muskrat lined coats and Otter Collars at \$75, \$85 and \$125

Less 20 per cent. discount

Men's Fur Lined Coats with German Otter Collar at \$40 and \$45

Less 20 per cent. discount

Men's Coon Coats at \$75 and \$100

Less 20 per cent. discount

Men's No. 1 Coon Coats with Plucked Beaver Collars, the dressiest Coon Coat made, regular \$125

Less 20 per cent. discount

Men's Fur Collars

Special make, quilted lining, regular \$5. **\$3.50** SALE PRICE

Men's Caps

In Persian Lamb, Beaver, Otter and German Otter

20 p.c. discount

Men's Cloth Caps

In greatest variety, representing the leading makes and styles

20 p.c. discount

New Train Twin Cities to Chicago

Effective November 10.

Leaves Minneapolis 5.50 p.m.
Leaves St. Paul 6.30 p.m.
Arrives Chicago 7.15 a.m.

Modern Pullman Sleeping Cars, Cafe Car serving meals a la carte, Observation Parlor Car, Reclining Chair Car (seats free) and Coaches.

The Popular Train for Eastern Travel

It connects with the early morning trains from Chicago, insuring the quickest time from the Northwest to all eastern points.

Two other Limited Trains

Leave Minneapolis 7.55 a.m. 7.45 p.m.
Leave St. Paul 8.35 a.m. 8.30 p.m.
Arrive Chicago 9.40 p.m. 9.00 a.m.



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